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I hereby certify that this document and the documents referred to herein as attached are being transmitted via facsimile to the United States Patent and Trademark Office, Attn: Michael A. Cuff, Art Unit 3627, to facsimile number (703) 872-9306 on the above indicated date of deposit.

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Della Revecho

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

10 **In re Application of:** Navarro et al. **Docket No.:** ISAA0010
 Serial No. : 09/697,062 **Art Unit:** 3627
 Filed: October 26, 2000 **Examiner:** Cuff, Michael A.
 Title: DATA CENTER FOR ACCOUNT MANAGEMENT

15 November 23, 2004

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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PRELIMINARY AMENDMENT

Sir:

25 This is in response to the Advisory Action which was mailed to Applicant on
 9 November 2004, for the above-identified patent application. Amendment to the
 Claims is attached hereto.